IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Phillips et al.

Attorney Docket No. XTEN-1-1015

Serial No.

10/666,866

Group Art Unit:

3688

Filing Date: September 19, 2003

Examiner:

Darnell A. Pouncil

Title:

IMMEDIATE DISCOUNTS IN CONSUMER TRANSACTIONS

Confirmation No. 8477

RESPONSE TO OFFICE ACTION

Amendments to the claims begin on page 2 of this paper.

Remarks begin on page 6 of this paper.

-1-

XTEN-1-1015ROA2

BLACK LOWE & GRAHAM PLLC

CUSTOMER NUMBER

25315

701 Fifth Avenue, Suite 4800 Seattle, Washington 98104 206.381.3300 • F: 206.381.3301